

<i>SERFF Tracking Number:</i>	<i>MMTA-126731028</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-01446</i>
<i>Company Tracking Number:</i>	<i>130HUM06GCCA</i>		
<i>TOI:</i>	<i>H06 Health - Conversion</i>	<i>Sub-TOI:</i>	<i>H06.000 Health - Conversion</i>
<i>Product Name:</i>	<i>Group Conversion</i>		
<i>Project Name/Number:</i>	<i>Group Conversion Rate Filings/130HUM06GCCA</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Conversion

TOI: H06 Health - Conversion

Sub-TOI: H06.000 Health - Conversion

Filing Type: Rate

SERFF Tr Num: MMTA-126731028 State: California

SERFF Status: Assigned

Co Tr Num: 130HUM06GCCA

Authors: Darrell Spell, Joshua
Weber, Jennifer O'Brien, Matthew
Epps, Alex Cires, Bryce McVay
Date Submitted: 07/26/2010

State Tr Num: PF-2010-01446

State Status:

Reviewer(s): Angela Jang, Bruce
Hinze, Sai-on Sam, Ali Zaker-
Shahrak, Xiangchen Meng

Disposition Date:

Disposition Status:

Implementation Date:

Implementation Date Requested: 09/01/2010

General Information

Project Name: Group Conversion Rate Filings

Project Number: 130HUM06GCCA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: Resubmission

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed:

Created By: Matthew Epps

Corresponding Filing Tracking Number:

PPACA: Grandfathered Immed Mkt Reforms

Filing Description:

RE: Schedule of Rates for Metropolitan Insurance Company.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Previous Filing Number: MMTA-126659108

Overall Rate Impact: 15%

Filing Status Changed: 07/27/2010

Deemer Date:

Submitted By: Matthew Epps

Forms: FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61,
FAH - 36-61, FAH - 35-61, FAH - MammoRdr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82,
FAH - 61-82, FAH - 5-81, FAH - 5-83, FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86,
FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

<i>SERFF Tracking Number:</i>	<i>MMTA-126731028</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-01446</i>
<i>Company Tracking Number:</i>	<i>130HUM06GCCA</i>		
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<i>Product Name:</i>	<i>Group Conversion</i>		
<i>Project Name/Number:</i>	<i>Group Conversion Rate Filings/130HUM06GCCA</i>		

Dear Sir or Madam:

The purpose of this rate filing is to request a rate revision and demonstrate that the anticipated loss ratio of this product based upon the revised rates meets the minimum requirement for your state. Milliman, Inc. (Milliman) has been engaged by Humana, Inc. (Humana) for the purpose of preparing and submitting this filing for business written by Metropolitan Life Insurance Company (Met Life). Although this business is written by Met Life, it is 100% reinsured by Kanawha Insurance Company (Kanawha). Kanawha Benefit Services, Inc. is the acting administrator and under a written and signed agreement, has the authority and responsibility of managing the business, including seeking necessary rate increases. Humana has acquired Kanawha and engaged Milliman as mentioned above. In addition, Met Life is aware of this filing and approves. Please see attached authorization letters.

The state of domicile for Met Life is New York. The state of domicile for Kanawha is South Carolina.

Based on our experience, a 30% increase has become necessary for this block of business. However, in Policy Approval Bureau File Number PF-2009-01671, your department requested that we amend a similar request to seek a lesser amount. Therefore, similar to the increase approved in the previously mentioned filing, we are requesting only a 15% increase at this time. Additional rate increases may be needed in the future. The earned-incurred loss ratio for the amended rates of the above captioned policies is above 60%.

Please note that these rates are to be effective on or after September 1, 2010 or at the end of the required notification period, whichever is earlier.

As of December 31, 2009, there were approximately 1142 policies in effect nationwide with an estimated average earned premium of \$620.

We trust that this submission is in order and look forward to your prompt review and approval. If you have any questions regarding this filing, please feel free to contact me at (813) 282-9262.

Sincerely,

Darrell D. Spell, F.S.A., M.A.A.A.
Consulting Actuary

Company and Contact

SERFF Tracking Number:	MMTA-126731028	State:	California
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	PF-2010-01446
Company Tracking Number:	130HUM06GCCA		
TOI:	H06 Health - Conversion	Sub-TOI:	H06.000 Health - Conversion
Product Name:	Group Conversion		
Project Name/Number:	Group Conversion Rate Filings/130HUM06GCCA		

Filing Contact Information

Darrell Spell, Consulting Actuary	darrell.spell@milliman.com
3000 Bayport Drive	813-282-9262 [Phone]
Suite 1050	813-282-8276 [FAX]
Tampa, FL 33607	

Filing Company Information

(This filing was made by a third party - millimantampa)

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
200 Park Avenue	Group Code:	Company Type:
New York, NY 10166	Group Name:	State ID Number:
(888) 653-8325 ext. [Phone]	FEIN Number: 13-5581829	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00		

<i>SERFF Tracking Number:</i>	<i>MMTA-126731028</i>	<i>State:</i>	<i>California</i>
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	HUM06.RatePages.CA.pdf		New		HUM06.RatePages.CA.pdf

Metropolitan Life Insurance Company Schedule of Rates California In-force Policies as of December 31, 2009 Requested Rate Increase = 15%				
Policy Identifier	Policy Form	Issue Date	Current Annual Premium	Proposed Annual Premium
B94095003	FAH - 10-61	7/14/1969	\$68.44	\$78.71
094150004	FAH - 36-61	1/1/1970	\$301.06	\$346.22
094150001	FAH - 36-61	1/1/1968	\$206.83	\$237.85
094150002	FAH - 36-61	5/18/1968	\$219.24	\$252.13
B94095005	FAH - 10-61	7/8/1979	\$395.75	\$455.11
A94093006	FAH - 5-61	1/2/1980	\$585.84	\$673.72
094134007	FAH - 48-76	7/1/1982	\$744.88	\$856.61
094111008	FAH - 56-78	4/1/1984	\$3,446.56	\$3,963.54
094107009	FAH - 64-82	7/1/1984	\$1,539.45	\$1,770.37
094096010	FAH - 10-61	1/1/1985	\$447.87	\$515.05
094109011	FAH - 65-82	1/2/1985	\$4,319.75	\$4,967.71
094158012	FAH - 14-61	3/24/1985	\$40.16	\$46.18
A94096013	FAH - 10-61	4/2/1985	\$965.84	\$1,110.72
094109014	FAH - 65-82	7/1/1985	\$3,442.76	\$3,959.17
094114015	FAH - 59-80	11/1/1985	\$598.00	\$687.70
A94096016	FAH - 10-61	1/1/1986	\$1,186.68	\$1,364.68
094109017	FAH - 65-82	6/1/1986	\$2,771.60	\$3,187.34
094109018	FAH - 65-82	8/18/1986	\$1,044.04	\$1,200.65
094109019	FAH - 65-82	9/1/1986	\$1,388.09	\$1,596.30
094114020	FAH - 59-80	11/1/1986	\$295.20	\$339.48
094168021	FAH - 5-83A	12/20/1986	\$95.92	\$110.31
094170022	FAH - 5-83A	8/1/1987	\$890.48	\$1,024.05
094109023	FAH - 65-82	10/1/1987	\$4,228.36	\$4,862.61
094109024	FAH - 65-82	1/1/1988	\$4,953.68	\$5,696.73
094109025	FAH - 65-82	7/16/1988	\$4,319.72	\$4,967.68
094109026	FAH - 65-82	7/1/1988	\$3,401.40	\$3,911.61
094165027	FAH - 5-83A	10/1/1988	\$2,329.06	\$2,678.42
094114028	FAH - 59-80	1/1/1989	\$516.60	\$594.09
094109029	FAH - 65-82	1/1/1989	\$5,880.48	\$6,762.55
A94109030	FAH - 65-82	1/1/1989	\$1,335.08	\$1,535.34
094165031	FAH - 5-83A	1/1/1989	\$602.04	\$692.35
A94165032	FAH - 5-83A	1/1/1989	\$259.36	\$298.26
094109033	FAH - 65-82	12/1/1988	\$4,953.68	\$5,696.73
094165034	FAH - 5-83A	12/1/1988	\$1,192.92	\$1,371.86
094101035	FAH - 60-82	7/1/1989	\$3,996.95	\$4,596.49
094167037	FAH - 5-83A	3/1/1990	\$40.56	\$46.64
094171038	FAH - 5-83A	6/8/1990	\$459.40	\$528.31
094171039	FAH - 5-83A	10/1/1990	\$411.96	\$473.75
094171040	FAH - 5-83A	1/1/1991	\$424.76	\$488.47
094109041	FAH - 65-82	3/1/1992	\$5,959.08	\$6,852.94
094170042	FAH - 5-83A	3/1/1992	\$1,203.52	\$1,384.05
094114043	FAH - 59-80	3/1/1993	\$364.08	\$418.69
094171044	FAH - 5-83A	3/1/1993	\$954.76	\$1,097.97
094165045	FAH - 5-83A	7/1/1993	\$1,202.48	\$1,382.85
094109046	FAH - 65-82	7/1/1993	\$5,956.76	\$6,850.27
094171047	FAH - 5-83A	9/1/1993	\$426.08	\$489.99
094114048	FAH - 59-80	6/1/1994	\$364.08	\$418.69
094170049	FAH - 5-83A	5/1/1995	\$851.55	\$979.28
094236050	FAH - 48-76	7/2/1995	\$3,031.56	\$3,486.29
094110051	FAH - 58-80	8/2/1996	\$172.49	\$198.36
094115052	FAH - 5-54	6/27/1957	\$178.48	\$205.25
094117053	FAH - 10-54	3/11/1959	\$96.83	\$111.35
094095054	FAH - 10-61	1/18/1964	\$74.12	\$85.24
094095055	FAH - 10-61	9/19/1964	\$57.12	\$65.69
A94095056	FAH - 10-61	7/1/1965	\$26.97	\$31.02
B94095057	FAH - 10-61	10/1/1968	\$108.04	\$124.25
B94095058	FAH - 10-61	6/21/1972	\$48.50	\$55.78
094095059	FAH - 10-61	10/8/1976	\$56.70	\$65.21
B94095060	FAH - 10-61	9/4/1977	\$110.12	\$126.64
094117061	FAH - 10-54	1/1/1961	\$64.93	\$74.67
094109062	FAH - 65-82	6/1/2009	\$1,519.45	\$1,747.37

Metropolitan Life Insurance Company

Actuarial Memorandum

Form # FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61, FAH - 36-61, FAH - 35-61
FAH - MammoRdr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82, FAH - 61-82, FAH - 5-81, FAH - 5-83
FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86, FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

I. Scope and Purpose

This actuarial memorandum is in support of a revised rate schedule for the renewal of these Individual Group Conversion policies. This actuarial memorandum demonstrates that the experienced loss ratio exceeds the expected loss ratio and that the anticipated loss ratio of these products, based upon the revised rates, meets the minimum requirements of your state. This filing is not intended to be used for any other purpose.

These forms were originally underwritten by Metropolitan Life Insurance Company (MET) but are fully reinsured by Kanawha Insurance Company (Kanawha). These forms are being administered by Kanawha Healthcare Solutions, Inc.

These forms were issued beginning in June 1956.

II. Product Description

These Individual Group Conversion Policies:

- A. Provide medical benefits to cover some expenses due to injury and sickness.
- B. Are either optionally renewable, or guaranteed renewable by state.
- C. Were sold to individuals.

These policies provide benefits either on an indemnity basis, or reimbursement up to a specified amount. The reimbursement policies generally pay up to \$180-\$225 for a daily hospital benefit, and thus typically pay the maximum daily benefit. Therefore, the reimbursement policies are being treated as indemnity policies.

III. Commissions

There are no changes to the commissions schedule.

IV. Underwriting Selection

There is no underwriting on insureds who convert to this coverage.

V. Reserves

Active life reserves are calculated by the factor method. Claims reserves are calculated by loss triangles.

VI. Rate Increase

The revised premium scale differs from the current premium scale by an increase of 15% to be effective on or after September 1, 2010 upon the next premium due date.

VII. Applicability

All optionally renewable and guaranteed renewable group conversion forms issued by MET and reinsured by Kanawha are being pooled for the purposes of this filing.

The number of policyholders in force nationwide as of December 31, 2009 was 1142.

VIII. Minimum Loss Ratio

The estimated average premium was \$620 before the rate revision and it will be \$713 after the rate revision.

We are filing using a target loss ratio of 60%.

IX. Justification for Amending Rate

The nationwide experience has been projected through 12/31/2013. These projections took into account inflation, aging, increased utilization, lapses, antiselection, and past rate increases.

Although state specific projections have been provided, these projections are based on estimated data and are not credible.

When the present value of these projections was added to the accumulated value of historical experience, the resulting earned premium was \$419,366,255 with incurred losses of \$399,891,800, for a loss ratio of 95.4%.

Our results showed that a 378.3% increase in premiums is justified. We are filing for a 15% increase.

We do not expect our loss ratio to get below the originally filed loss ratio.

X. Previous Rate Revisions

Kanawha was able to provide information on rate increases since 1995. Based on that information, I am not aware of any rate increases being implemented on the above referenced forms since 1995, except for those indicated in Exhibit 2.

XI. Statement of Reliance

In preparing this Actuarial Memorandum, I relied on data provided to me by Kanawha. I did not audit this data, but did review it for reasonableness. To the extent that this data is incomplete or inaccurate, the contents of this memorandum may be materially affected.

XII. Actuarial Certification

I, Darrell D. Spell, am a Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I believe this rate filing is in compliance with the applicable laws and rules of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by Kanawha. I have not audited or independently verified the data provided by this company, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner.



Darrell D. Spell, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
July 19, 2010

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number: (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name:		Our File #	Fee Code:	
Submitter and Complete Mailing Address:		Reviewer:		
Submission Date:		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
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INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission. THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				Total \$ Cont'd on ___ pages

DSF 1.35



June 12, 2009

Dear State Regulator:

We hereby authorize:

Milliman, Inc.
Consultants and Actuaries
3000 Bayport Drive, Suite 880
Tampa, Florida 33609

to represent Kanawha Healthcare Solutions, Inc., a subsidiary of Humana, and to act as Administrator in handling rate filings on behalf of Metropolitan Life Insurance Company. This authorization is valid for rate filings of Metropolitan Life Insurance Company's hospital, surgical, and/or medical policy forms, and/or related forms.

Sincerely,

A handwritten signature in black ink, appearing to read "Russell D. Willard", with a large, stylized flourish at the end.

Russell D. Willard, ASA, MAAA
Actuarial Director
Humana, Inc.
(502) 580-2045

Metropolitan Life Insurance Company
200 Park Avenue, 12th Floor, New York, NY 10166

MetLife®

Roberta Drosnin
Vice-President

September 21, 2009

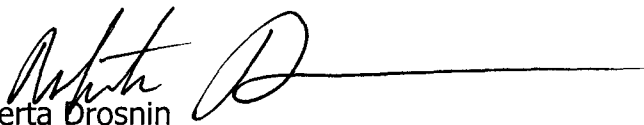
Dear State Regulator:

We hereby authorize:

Milliman, Inc.
Consultants and Actuaries
3000 Bayport Drive, Suite 880
Tampa, Florida 33609

To represent Metropolitan Life Insurance Company on behalf of the business that was 100% ceded to Kanawha (a Humana company) and for which Kanawha is the Administrator of this closed block (last policy issued in 1997) and to act as Administrator in handling rate filings on behalf of Metropolitan Life Insurance Company. This authorization is valid for rate filings of Metropolitan Life Insurance Company's hospital, surgical, and/or medical policy forms, and/or related forms specifically for the policies administered by Kanawha.

Sincerely,


Roberta Drosnin
Vice President
MetLife – 12th Floor

Telephone: (212) 578-2234
Email: rdrosnins@metlife.com

Metropolitan Life Insurance Company
Exhibit 2: Rate Increase History
California

Policy Form	Rate Increase Amount	Approximate Effective Date
MET FAH 65-82	20.0%	11/26/1996
MET FAH 65-82	25.0%	11/19/2003
MET FAH 65-82	20.0%	11/3/1997

Exhibit 1: Metropolitan Life Insurance Company
Past and Future Projected Experience for Nationwide Forms without Rate Increase
Forms FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61, FAH - 36-61, FAH - 35-61
FAH - MammorDr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82, FAH - 61-82, FAH - 5-81, FAH - 5-83
FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86, FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
<u>Past Historic Experience</u>						
1979	5,678,217	3,386,636	60%	25,146,967	14,998,304	60%
1980	5,772,986	4,096,335	71%	24,349,207	17,277,456	71%
1981	6,072,015	4,930,979	81%	24,390,902	19,807,432	81%
1982	6,748,554	5,174,724	77%	25,817,635	19,796,705	77%
1983	8,212,053	8,059,357	98%	29,920,453	29,364,108	98%
1984	9,016,827	5,629,842	62%	31,288,220	19,535,446	62%
1985	9,204,283	10,166,977	110%	30,417,799	33,599,257	110%
1986	9,571,935	8,872,026	93%	30,126,472	27,923,585	93%
1987	8,060,056	6,500,100	81%	24,160,020	19,484,051	81%
1988	6,322,252	4,423,274	70%	18,048,526	12,627,395	70%
1989	5,857,086	6,044,897	103%	15,924,369	16,434,993	103%
1990	6,469,331	8,477,777	131%	16,751,384	21,951,961	131%
1991	7,143,091	8,436,047	118%	17,615,226	20,803,721	118%
1992	7,877,995	9,448,472	120%	18,502,416	22,190,869	120%
1993	7,304,902	7,332,025	100%	16,339,465	16,400,133	100%
1994	6,542,481	6,400,883	98%	13,937,234	13,635,593	98%
1995	5,662,653	5,494,636	97%	11,488,539	11,147,661	97%
1996	4,773,981	5,407,011	113%	9,224,360	10,447,510	113%
1997	3,770,080	3,989,334	106%	6,937,720	7,341,193	106%
1998	2,930,068	3,104,657	106%	5,135,168	5,441,148	106%
1999	2,524,216	2,287,051	91%	4,213,220	3,817,363	91%
2000	2,141,204	3,122,816	146%	3,403,740	4,964,148	146%
2001	1,805,836	2,426,464	134%	2,733,930	3,673,524	134%
2002	1,613,806	2,513,131	156%	2,326,865	3,623,555	156%
2003	1,417,524	2,205,741	156%	1,946,529	3,028,900	156%
2004	1,251,226	2,116,104	169%	1,636,352	2,767,439	169%
2005	1,142,799	1,866,301	163%	1,423,382	2,324,522	163%
2006	1,030,570	1,857,322	180%	1,222,475	2,203,178	180%
2007	934,667	1,985,711	212%	1,055,917	2,243,310	212%
2008	849,527	1,994,385	235%	914,031	2,145,818	235%
2009	744,294	2,445,088	329%	762,675	2,505,469	329%
<u>Projected Future Experience, without rate increase</u>						
2010	683,262	1,915,249	280%	666,796	1,869,092	280%
2011	627,235	1,801,292	287%	582,970	1,674,172	287%
2012	575,802	1,694,115	294%	509,682	1,499,580	294%
2013	528,586	1,593,315	301%	445,608	1,343,195	301%
Past	148,446,515	150,196,102	101%	417,161,199	393,505,760	94%
Future	2,414,884	7,003,972	290%	2,205,056	6,386,040	290%
Lifetime	150,861,399	157,200,074	104%	419,366,255	399,891,800	95%

Exhibit 1: Metropolitan Life Insurance Company
Past and Future Projected Experience for Nationwide Forms with 15% Rate Increase
Forms FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61, FAH - 36-61, FAH - 35-61
FAH - MammorDr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82, FAH - 61-82, FAH - 5-81, FAH - 5-83
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Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
<u>Past Historic Experience</u>						
1979	5,678,217	3,386,636	60%	25,146,967	14,998,304	60%
1980	5,772,986	4,096,335	71%	24,349,207	17,277,456	71%
1981	6,072,015	4,930,979	81%	24,390,902	19,807,432	81%
1982	6,748,554	5,174,724	77%	25,817,635	19,796,705	77%
1983	8,212,053	8,059,357	98%	29,920,453	29,364,108	98%
1984	9,016,827	5,629,842	62%	31,288,220	19,535,446	62%
1985	9,204,283	10,166,977	110%	30,417,799	33,599,257	110%
1986	9,571,935	8,872,026	93%	30,126,472	27,923,595	93%
1987	8,060,056	6,500,100	81%	24,160,020	19,484,051	81%
1988	6,322,252	4,423,274	70%	18,048,526	12,627,395	70%
1989	5,857,086	6,044,897	103%	15,924,369	16,434,993	103%
1990	6,469,331	8,477,777	131%	16,751,384	21,951,961	131%
1991	7,143,091	8,436,047	118%	17,615,226	20,803,721	118%
1992	7,877,995	9,448,472	120%	18,502,416	22,190,869	120%
1993	7,304,902	7,332,025	100%	16,339,465	16,400,133	100%
1994	6,542,481	6,400,883	98%	13,937,234	13,635,593	98%
1995	5,662,653	5,494,636	97%	11,488,539	11,147,661	97%
1996	4,773,981	5,407,011	113%	9,224,360	10,447,510	113%
1997	3,770,080	3,989,334	106%	6,937,720	7,341,193	106%
1998	2,930,068	3,104,657	106%	5,135,168	5,441,148	106%
1999	2,524,216	2,287,051	91%	4,213,220	3,817,363	91%
2000	2,141,204	3,122,816	146%	3,403,740	4,964,148	146%
2001	1,805,836	2,426,464	134%	2,733,930	3,673,524	134%
2002	1,613,806	2,513,131	156%	2,326,865	3,623,555	156%
2003	1,417,524	2,205,741	156%	1,946,529	3,028,900	156%
2004	1,251,226	2,116,104	169%	1,636,352	2,767,439	169%
2005	1,142,799	1,866,301	163%	1,423,382	2,324,522	163%
2006	1,030,570	1,857,322	180%	1,222,475	2,203,178	180%
2007	934,667	1,985,711	212%	1,055,917	2,243,310	212%
2008	849,527	1,994,385	235%	914,031	2,145,818	235%
2009	744,294	2,445,088	329%	762,675	2,505,469	329%
<u>Projected Future Experience, with rate increase</u>						
2010	694,650	1,915,249	276%	677,909	1,869,092	276%
2011	718,707	1,801,292	251%	667,986	1,674,172	251%
2012	659,773	1,694,115	257%	584,011	1,499,580	257%
2013	605,671	1,593,315	263%	510,592	1,343,195	263%
Past	148,446,515	150,196,102	101%	417,161,199	393,505,760	94%
Future	2,678,800	7,003,972	261%	2,440,499	6,386,040	262%
Lifetime	151,125,315	157,200,074	104%	419,601,697	399,891,800	95%

Exhibit 1: Metropolitan Life Insurance Company
Past and Future Projected Experience for California Forms without Rate Increase
Forms FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61, FAH - 36-61, FAH - 35-61
FAH - MammorDr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82, FAH - 61-82, FAH - 5-81, FAH - 5-83
FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86, FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
<u>Past Historic Experience</u>						
1979	691,564	387,871	56%	3,062,709	1,717,754	56%
1980	703,106	469,153	67%	2,965,548	1,978,785	67%
1981	739,525	564,744	76%	2,970,626	2,268,543	76%
1982	821,923	592,660	72%	3,144,392	2,267,314	72%
1983	1,000,166	923,037	92%	3,644,084	3,363,068	92%
1984	1,098,181	644,785	59%	3,810,667	2,237,392	59%
1985	1,121,012	1,164,423	104%	3,704,657	3,848,119	104%
1986	1,165,789	1,016,112	87%	3,669,175	3,198,086	87%
1987	981,654	744,456	76%	2,942,507	2,231,506	76%
1988	770,002	506,597	66%	2,198,173	1,446,214	66%
1989	713,349	692,321	97%	1,939,467	1,882,298	97%
1990	787,915	970,959	123%	2,040,191	2,514,155	123%
1991	869,974	966,179	111%	2,145,401	2,382,648	111%
1992	959,480	1,082,132	113%	2,253,454	2,541,517	113%
1993	889,682	839,736	94%	1,990,023	1,878,305	94%
1994	796,824	733,092	92%	1,697,449	1,561,683	92%
1995	689,668	629,300	91%	1,399,217	1,276,740	91%
1996	541,641	627,879	116%	1,046,568	1,213,197	116%
1997	421,955	461,385	109%	776,484	849,044	109%
1998	339,384	359,789	106%	594,796	630,558	106%
1999	302,455	263,935	87%	504,833	440,540	87%
2000	277,022	431,984	156%	440,365	686,698	156%
2001	230,293	206,417	90%	348,650	312,504	90%
2002	204,144	330,460	162%	294,345	476,473	162%
2003	176,161	221,491	126%	241,902	304,148	126%
2004	159,890	182,847	114%	209,105	239,127	114%
2005	150,639	355,760	236%	187,624	443,107	236%
2006	135,344	148,953	110%	160,547	176,689	110%
2007	118,378	137,416	116%	133,735	155,243	116%
2008	88,301	200,585	227%	95,005	215,815	227%
2009	85,492	386,410	452%	87,604	395,952	452%
<u>Projected Future Experience, without rate increase</u>						
2010	78,482	209,150	266%	76,591	204,109	266%
2011	72,046	196,705	273%	66,962	182,824	273%
2012	66,139	185,001	280%	58,544	163,758	280%
2013	60,715	173,994	287%	51,184	146,680	287%
Past	18,030,912	17,242,868	96%	50,699,302	45,133,221	89%
Future	277,382	764,850	276%	253,281	697,370	275%
Lifetime	18,308,294	18,007,717	98%	50,952,582	45,830,591	90%

Exhibit 1: Metropolitan Life Insurance Company
Past and Future Projected Experience for California Forms with 15% Rate Increase
Forms FAH - 63-84, FAH - 62-84, FAH - 10-54, FAH - 5-54, FAH - 5-61, FAH - 10-61, FAH - 9-61, 9X-61, FAH - 14-61, FAH - 36-61, FAH - 35-61
FAH - MammorDr, FAH - 48-76, FAH - 56-78, FAH - 58-80NY, FAH - 59-80, FAH - 64-82, FAH - 61-82, FAH - 5-81, FAH - 5-83
FAH - 65-82, FAH - 64-84, FAH - 5-83A, FAH - 58-80, FAH - 60-82, FAH - 64-86, FAH - 63-86, FAH - 62-86, FAH - 66-86, FAH - 73-94

Year	Without Interest			With Interest		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
<u>Past Historic Experience</u>						
1979	691,564	387,871	56%	3,062,709	1,717,754	56%
1980	703,106	469,153	67%	2,965,548	1,978,785	67%
1981	739,525	564,744	76%	2,970,626	2,268,543	76%
1982	821,923	592,660	72%	3,144,392	2,267,314	72%
1983	1,000,166	923,037	92%	3,644,084	3,363,068	92%
1984	1,098,181	644,785	59%	3,810,667	2,237,392	59%
1985	1,121,012	1,164,423	104%	3,704,657	3,848,119	104%
1986	1,165,789	1,016,112	87%	3,669,175	3,198,086	87%
1987	981,654	744,456	76%	2,942,507	2,231,506	76%
1988	770,002	506,597	66%	2,198,173	1,446,214	66%
1989	713,349	692,321	97%	1,939,467	1,882,298	97%
1990	787,915	970,959	123%	2,040,191	2,514,155	123%
1991	869,974	966,179	111%	2,145,401	2,382,648	111%
1992	959,480	1,082,132	113%	2,253,454	2,541,517	113%
1993	889,682	839,736	94%	1,990,023	1,878,305	94%
1994	796,824	733,092	92%	1,697,449	1,561,683	92%
1995	689,668	629,300	91%	1,399,217	1,276,740	91%
1996	541,641	627,879	116%	1,046,568	1,213,197	116%
1997	421,955	461,385	109%	776,484	849,044	109%
1998	339,384	359,789	106%	594,796	630,558	106%
1999	302,455	263,935	87%	504,833	440,540	87%
2000	277,022	431,984	156%	440,365	686,698	156%
2001	230,293	206,417	90%	348,650	312,504	90%
2002	204,144	330,460	162%	294,345	476,473	162%
2003	176,161	221,491	126%	241,902	304,148	126%
2004	159,890	182,847	114%	209,105	239,127	114%
2005	150,639	355,760	236%	187,624	443,107	236%
2006	135,344	148,953	110%	160,547	176,689	110%
2007	118,378	137,416	116%	133,735	155,243	116%
2008	88,301	200,585	227%	95,005	215,815	227%
2009	85,492	386,410	452%	87,604	395,952	452%
<u>Projected Future Experience, with rate increase</u>						
2010	79,790	209,150	262%	77,867	204,109	262%
2011	82,553	196,705	238%	76,727	182,824	238%
2012	75,784	185,001	244%	67,082	163,758	244%
2013	69,570	173,994	250%	58,648	146,680	250%
Past	18,030,912	17,242,868	96%	50,699,302	45,133,221	89%
Future	307,697	764,850	249%	280,324	697,370	249%
Lifetime	18,338,608	18,007,717	98%	50,979,626	45,830,591	90%